

## REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claims 31-37 have been canceled without prejudice. New claims 61-65 have been added. Claims 1-30 and 38-65 are now pending.

### 35 U.S.C. § 102

Claims 1-47 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,826,243 to Musmanno et al. (hereinafter "the '243 patent"). Claims 31-37 have been canceled, without prejudice. Applicant respectfully submits that claims 1-30 and 38-47 are not anticipated by the '243 patent.

The '243 patent discloses:

Data processing for an improved securities brokerage/cash management system which supervises, implements and coordinates a composite account having a master account and one or more subaccount(s). The nested subaccounts incorporate a subset of features corresponding to the specific needs dictated by the purpose of the subaccount and thus streamline system operation for the recordkeeper.

See the '243 patent Abstract.

The disclosure of the '243 patent focuses on a master account and one or more subaccount(s) at a single entity, such as a brokerage firm. The '243 patent reference fails to disclose or suggest handling financial transactions regarding accounts at two different financial institutions.

Applicant submits that the '243 patent fails to disclose or suggest "...initiating a withdrawal of assets from a first account at a first financial institution; and initiating a deposit of the withdrawn assets to a second account at a

second financial institution....” as recited in claim 1 of the present application. Instead, the ‘243 patent discloses multiple accounts at the same institution.

The previous Office Action (paper number 8) cites the Abstract of the ‘243 patent and column 6, lines 44-65 of the ‘243 patent as teaching the elements of claim 1. Applicant has reviewed the cited portions of the ‘243 patent, but fail to see any disclosure or suggestion of “...initiating a withdrawal of assets from a first account at a first financial institution; and initiating a deposit of the withdrawn assets to a second account at a second financial institution....” As mentioned above, the ‘243 patent discloses the use of multiple accounts at a single entity.

Thus, for at least these reasons, Applicant respectfully submits that claim 1 is allowable over the ‘243 patent. Further, for at least these reasons, Applicant submits that claims 2-30 and 38-47 are allowable over the ‘243 patent.

In the Office Action dated July 15, 2003 (hereinafter “the current Office Action”), in paragraph 9 on page 7, the Office Action responds to Applicant’s previous arguments by referring to portions of a different patent reference (U.S. Patent No. 5,940,809 to Musmanno et al. (hereinafter “the ‘809 patent”)) having the same first named inventor as the ‘243 patent. Although not specifically stated in the current Office Action, Applicant has assumed that the Office Action is now rejecting claims 1-30 and 38-47 based on the ‘809 patent. As such, Applicant respectfully submits that claims 1-30 and 38-47 are not anticipated by the ‘809 patent.

Additionally, claims 48-60 stand rejected under 35 U.S.C. §102(b) as being anticipated by the ‘809 patent.

The '809 patent discloses:

A central asset management system is provided having a central reference facility for coordination of all transaction processing. For each customer, a unique identifier (UID) is assigned as a stable, semi-permanent tag. The UID is then used for subsequent processing relating to that customer, even with multiple customer accounts, rather than individual transaction numbers for each process. Use of the UID is facilitated through a front end processor that handles all incoming external transaction data and converts it into a usable format, cross-referenced with the appropriate UID. Use of the UID reduces the overall variability and number of transaction identifiers, thus increasing efficiency and simplifying all aspects of the system. The system makes other simplifying uses of the UID, for example, as a key for segregating the transaction processes into different processing areas to be performed simultaneously. Once processed, transactions are converted back into the necessary formats usable by various external systems by a back end processor. See the '809 patent Abstract.

The disclosure of the '809 patent focuses on simplifying the processing of data associated with a user that has multiple accounts in a central asset management system.

Claim 1 of the present application recites:

A computer-implemented method comprising:  
initiating a withdrawal of assets from a first account at a first financial institution; and  
initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

In responding to Applicant's previous arguments, the current Office Action cites column 3, lines 52-61 and Fig. 1 of the '809 patent (see paragraph 9 on page 7 of

the current Office Action). The language at column 3, lines 52-61 of the '809 patent states:

The mainframe (100) is also connected to the network (120) within the FI for transferring data with other FI departments. Further connections exist to other financial institutions (116), such as banks and debit/credit card networks (which is the subject of the example discussed below). These other institutions may transfer data to or from the present system and often avoid intervention by FI personnel to carry out transactions and authorizations. Direct access to the mainframe may also be achieved through ATM machines (118) and networks.

Although the cited language mentions transfers of data to or from other systems, the '809 patent does not disclose the elements of claim 1. In particular, the '809 patent fails to disclose withdrawing assets from an account at one financial institution and depositing those assets into another account at a different financial institution, where both accounts have a common account holder. The debit card example discussed in the '809 patent (and illustrated in Figs. 5-8) does not disclose the elements of claim 1. This debit card example does not disclose withdrawing assets from a first account and depositing the withdrawn assets to a second where the first and second accounts have a common account holder, as recited in claim 1. The debit card transaction involves, for example, a customer account associated with the debit card and an account associated with another entity or individual, such as a merchant.

Thus, for at least these reasons, Applicant respectfully submits that claim 1 is allowable over the '809 patent. Given that claims 2-11 and 54 depend from claim 1, Applicant respectfully submits that claims 2-11 and 54 are likewise allowable over the '809 patent for at least the reasons discussed above.

Claim 12, as amended, recites:

A computer-implemented method of transferring funds comprising:  
implementing a first transaction comprising:  
    withdrawing funds from a first account at a first financial institution;  
and  
    depositing the withdrawn funds into a second account, wherein the  
first account and the second account have different account holders;  
implementing a second transaction comprising:  
    withdrawing the deposited funds from the second account; and  
    depositing the withdrawn funds into a third account at a second  
financial institution, wherein the second account and the third account have  
different account holders, and wherein the first account and the third  
account have a common account holder.

Although the '809 patent mentions transfers of data to or from other systems, the '809 patent does not disclose the elements recited in claim 12. For example, the '809 patent fails to disclose transferring funds by implementing a first transaction and implementing a second transaction as recited in claim 12. Further, the transfer of funds in claim 12 includes transferring funds from a first account to a third account using a second intermediate account. These elements are not disclosed by the '809 patent.

Thus, for at least these reasons, Applicant respectfully submits that claim 12 is allowable over the '809 patent. Given that claims 13-21 depend from claim 12, Applicant respectfully submits that claims 13-21 are likewise allowable over the '809 patent for at least the reasons discussed above.

Claim 22, as amended, recites:

A method comprising:  
registering a plurality of financial accounts with a financial management system, wherein the registering of a plurality of accounts allows the transfer of funds between any pair of registered accounts; and  
initiating a transfer of funds from a first registered account associated with a first financial institution to a second registered account associated with a second financial institution, wherein a third party entity initiates the transfer of funds.

Although the '809 patent discusses financial accounts, the '809 patent does not disclose the elements recited in claim 22. In particular, the '809 patent fails to disclose "registering a plurality of financial accounts with a financial management system ... and initiating a transfer of funds from a first registered account ... to a second registered account...." as recited in claim 22.

Thus, for at least these reasons, Applicant respectfully submits that claim 22 is allowable over the '809 patent. Given that claims 23-30 and 55 depend from claim 22, Applicant respectfully submits that claims 23-30 and 55 are likewise allowable over the '809 patent for at least the reasons discussed above.

Independent claims 38 and 42 contain limitations similar to those discussed above with respect to claim 1. Thus, for at least the reasons discussed above with respect to claim 1, Applicant submits that claims 38 and 42 are allowable over the '809 patent. Given that claims 39-41 and 43-47 depend from claim 38 and 42, respectively, Applicant submits that claims 39-41 and 43-47 are likewise allowable over the '809 patent for at least the reasons discussed above.

Claim 48 recites:

A method comprising:

initiating a transfer of funds from a first account at a first financial institution to a second account at a second financial institution, wherein the transfer of funds is performed using an Automated Clearing House network; and

wherein the first account and the second account have a common account holder.

The '809 patent does not disclose the elements recited in claim 48. In particular, the '809 patent fails to disclose "initiating a transfer of funds from a first account at a first financial institution to a second account at a second financial institution ... using an Automated Clearing House network...." as recited in claim 48. The '809 patent does not address this type of transfer between two accounts at different financial institutions that have a common account holder.

Thus, for at least these reasons, Applicant respectfully submits that claim 48 is allowable over the '809 patent. Given that claims 49-50 depend from claim 48, Applicant respectfully submits that claims 49-50 are likewise allowable over the '809 patent for at least the reasons discussed above.

Claim 51, as amended, recites:

A method comprising:

initiating a withdrawal of funds from a first account at a first financial institution, wherein an instruction for the withdrawal of funds is initiated by an entity other than the first financial institution; and

initiating a deposit of the withdrawn funds to a second account at a second financial institution, wherein an instruction for the deposit of the withdrawn funds is initiated by an entity other than the second financial institution.

The '809 patent does not disclose the elements recited in claim 51. In particular, the '809 patent fails to disclose "initiating a withdrawal of funds from a first account ... by an entity other than the first financial institution ... and initiating a deposit of the withdrawn funds to a second account ... by an entity other than the second financial institution." (emphasis added) as recited in claim 51. The '809 patent does not address this type of transfer initiated by entities other than the first or second financial institution.

Thus, for at least these reasons, Applicant respectfully submits that claim 51 is allowable over the '809 patent. Given that claims 52-53 depend from claim 51, Applicant respectfully submits that claims 52-53 are likewise allowable over the '809 patent for at least the reasons discussed above.

Claim 56, as amended, recites:

A method comprising:  
opening a new account at a first financial institution;  
identifying a second account at a second financial institution; and  
initiating a transfer of funds from the second account to the new account, wherein the new account and the second account have a common account holder, and wherein a third financial institution initiates the transfer of funds from the second account to the new account.

The '809 patent does not disclose the elements recited in claim 56. In particular, the '809 patent fails to disclose "...initiating a transfer of funds from the second account to the new account ... wherein a third financial institution initiates the transfer of funds...." as recited in claim 56. The '809 patent does not address this type of transfer initiated by a third financial institution.



Thus, for at least these reasons, Applicant respectfully submits that claim 56 is allowable over the '809 patent. Given that claims 57-60 depend from claim 56, Applicant respectfully submits that claims 57-60 are likewise allowable over the '809 patent for at least the reasons discussed above.

Applicant respectfully requests that the §102 rejections be withdrawn.

### New Claims

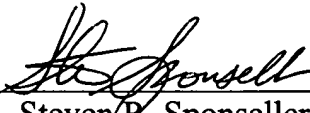
Applicant respectfully submits that new claims 61-65 are allowable over the '243 patent and the '809 patent.

### Conclusion

Claims 1-30 and 38-65 are in condition for allowance. Applicant respectfully requests reconsideration and issuance of the subject application. Should any matter in this case remain unresolved, the undersigned attorney respectfully requests a telephone conference with the Examiner to resolve any such outstanding matter.

Respectfully Submitted,

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